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ABSTRACT

The Insurance Department and the Department of Education of the Commonwealth of Pennsylvania collaborated on the insurance guide intending to present basic information about the insurance industry and its regulations in Pennsylvania. Presented in a format appropriate to existing curriculum needs and students' skills at the secondary level, the insurance curriculum is composed of six sections: an introduction to insurance, automobile insurance, medical care insurance, disability income insurance, life insurance, and property insurance. It can be taught in a 9 to 12 week course. The six sections can be integrated into social studies, consumer education, mathematics, vocational education, home economics, industrial arts classes, and occupational planning sessions. Each of the units consists of vocabulary list, the generalizations and concepts to be taught, and an outline of performance objectives and learning activities. The document concludes with a six-page bibliography of printed materials and films about the insurance industry. (Author/BP)

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# INSURANCE CURRICULUM

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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## GUIDE FOR HIGH SCHOOL CONSUMER EDUCATION
## and
## Various Other Courses

Developed by the
Commonwealth of Pennsylvania
Insurance Department
with the cooperation of the
Department of Education
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William J. Sheppard
Insurance Commissioner
John C. Pittenger
Secretary of Education
April, 1975

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## INTRODUCTION

The Insurance Department and the Department of Education of the Commonwealth of Pennsylvania have collaborated on the Insurance Curriculum. It is intended to present basic information about the insurance industry and its regulation in Pennsylvania in a format appropriate to existing curriculum needs and students' skills at the secondary school level.

The Insurance Curriculum is composed of six sections designed to be taught in a 9 to 12 week course. Alternatively, each of the six sections can be inserted as a 2 to 4 week supplementary section wherever it is relevant to ongoing course material. In addition there is a bibliography which can be used as a resource list for additional printed materials and films about insurance.

Section I, A General Introduction to Insurance, is designed to elaborate on the basic concepts of insurance included in more general social studies and consumer education curricula as well as to provide insurance information specifically relevant to Pennsylvanians. This section also may provide conceptual background for including insurance in family finance planning as covered in math courses. Section II, Automobile Insurance, presents material vital to any student who drives or plans to buy a car. Driver education classes should familiarize students with no-fault auto insurance which is now legally required for all cars in Pennsylvania. Although health classes emphasize preventative and healthy behavior, Sections III and IV on medical care insurance and disability income insurance provide invaluable information in recognition of our incapacity to avoid all health problems. Vocational courses, home economics and industrial arts classes, and occupational planning sessions, being oriented primarily toward future skills and plans will often find the sections on medical care insurance (III), disability income insurance (IV), life insurance (V), and property insurance (VI) of relevance.

Though a section on career opportunities in insurance is not included here, school guidance counselors should contact the insurance industry organizations listed in the bibliography for assistance in presenting information about insurance careers. Many of these organizations are eager to provide written material, movies, and speakers to help inform students of potential careers in insurance.

This curriculum was developed by Ms. Kathy Mason of the Pennsylvania Insurance Department in cooperation and consultation with Robert Wingert of the Bureau of Curriculum Services in the Department of Education. The Communications Office of the Pennsylvania Insurance Department (717 787-3289) will provide additional information and assistance on request.

## UNIT I

## GENERAL INTRODUCTION TO INSURANCE

### VOCABULARY

insurer or carrier
broker
risk
endorsement
insurance policy or contract
cancellation
underwriting
cost spreading
private insurance
no-fault automobile insurance
liability insurance
insured's loss
Pennsylvania Insurance Department
medical care
social insurance
financial responsibility laws
territory
peril
conversion
substandard market
"Unfair Insurance Practices Act"
non-profit plans and organizations
insured or policyholder
agent
premium
application
exclusion
guaranteed renewable
grace period
risk sharing
law of averages
life insurance
disability insurance
casualty insurance
claim
Policyholders Services Bureau
consumer protection
regulatory agencies
social mobility
deductible
replacement value
insolvency
misrepresentation

### GENERALIZATIONS & BASIC CONCEPTS

1. The purchase of insurance gives the individual protection against unpredictable future events which may cause financial hardship; thus, helping build a sense of financial security.
2. The classification of insurable risks is based on characteristics which help predict (mathematically) whether the applicant will file a claim.
3. Through utilization of state regulatory agencies, consumers influence formulation of further laws to help them.
4. The rationale underlying insurance is that a large number of persons sustain a predictable and regular small loss (the premium) in return for the assurance that each will be reimbursed in case of a large unpredictable loss.
5. The Pennsylvania Insurance Department, a state regulatory agency, protects the consumer by making sure that companies which sell insurance in Pennsyl-

vania are financially solvent, selling insurance to all eligible persons who want it, and making prompt, fair claim payments.

6. Premiums are based on the insurance company's experience with the losses and claims of a statistically defined group of persons.
7. Since the agent or broker you choose may be your only source of information about insurance, it is important to make sure that he or she is licensed to sell in Pennsylvania and has a good service record.
8. Information on agents and brokers as well as help and information when a company will not pay or underpays a claim can be obtained from the Pennsylvania Insurance Department.

PERFORMANCE OBJECTIVES

1. Students should be able to demonstrate knowledge of the process of obtaining insurance, perhaps by reporting on their own experience when actually applying for auto insurance.
2. Be able to explain the role of the Pennsylvania Insurance Department in insurance consumer protection by explicating the role of each of the following divisions: Agents and Brokers, Companies, Rates, Policyholders Services, and Legal.
3. Know how and when to contact the Pennsylvania Insurance Department in your town.
4. Show the capacity to include various kinds of insurance in a family budget. This might be accomplished using the student's own family or comparing several imaginary families.
5. Know the lines/types of insurance available to individuals and families and the role of each in family security.
6. Be able to define the terms used in auto, life, medical, and hospitalization

insurance applications and policies.

7. Know what kinds of discrimination the "Unfair Insurance Practices Act", prohibits.

ACTIVITIES

1. Invite someone from the Pennsylvania Insurance Department to talk about the role of the Department and its consumer services. (Scheduling may require some patience.)
2. Invite an agent and then a broker to come in and a) explain his job b) sell insurance to an imaginary customer represented by a student in the class with a profile made up by the class. Compare the range of policies, information and premiums offered by the agent and the broker.
3. Invite an agent, broker, actuary, underwriter and claims representative in to talk about their jobs and the prerequisite requirements for the jobs.
4. Have each student apply (or simulate application) for auto insurance and compare coverage and premiums from different companies and agents.
5. Debate the question of whether access to life, auto and medical insurance should be a legally protected right. This might be related to Act 205, The "Unfair Insurance Practices Act."
6. Collect and evaluate the "Shopper's Guides" put out by the Insurance Department.
7. Have each student evaluate one insurance policy and premiums carried by his or her family.

## UNIT II

## AUTOMOBILE INSURANCE

### VOCABULARY

no-fault automobile insurance
bodily injury coverage
auto medical payments coverage
collision coverage
cancellation
claim
required coverage
liability coverage
uninsured motorists coverage
comprehensive coverage
fire and theft coverage
accidents
deductible/deductible clause
assigned risk/Penna. Auto Ins. Plan
substandard market
auto clubs
classifications
rating territories

### GENERALIZATIONS & BASIC CONCEPTS

1. The automobile is such a universal and necessary item in our society that protection for drivers and pedestrians is essential.
2. Since most cars are financed over 2 or 3 years, creditors require the buyer to purchase collision coverage to protect the creditor's financial interest.
3. Insurance rating territories are geographic areas identified by the insurance industry on the basis of characteristics which help predict traffic conditions.
4. The purchase of insurance gives the individual protection against unpredictable future events which may cause him financial hardship.
5. The rationale underlying insurance is that a large number of persons sustain a predictable and regular small loss (the premium) in return for the assurance that each will be reimbursed in case of a large, unpredictable loss.
6. The Pennsylvania Insurance Department, a state regulatory agency, protects the consumer by making sure that companies which sell insurance in Pennsylvania are financially solvent, selling insurance to all eligible persons who want it and making prompt, fair claim payments.

7. Since the agent or broker chosen may be your only source of information about insurance, it is important to make sure that he or she is licensed to sell insurance in Pennsylvania and has a good service record.
8. Information on agents and brokers as well as help and information when an insurance company underpays or refuses to pay a claim can be obtained from the Pennsylvania Insurance Department.

PERFORMANCE OBJECTIVES

1. Students should be able to demonstrate an understanding of legally required no-fault coverage - both what coverage is legally required and why.
2. Demonstrate an understanding of the relationship between the insured's financial assets and the amount of auto liability insurance that should be carried.
3. Students should be able to debate the advisability of various deductible amounts.
4. Students should be able to explain the reason for the "substandard insurance" market and to question, if not evaluate, which autos belong in that market.
5. Students should be able to fill out an application for auto insurance and understand all terms and conditions of their coverage.

ACTIVITIES

1. Have students discuss the relationship between the assumption that autos are essential to live in the U.S. and Pennsylvania laws which require no-fault auto insurance and annual auto safety inspection.
2. Have students compare a garage's estimate of the cost of repairing an auto damaged in an accident with an insurance company's claims adjustor's estimate. What difficulties do such differences pose for the insured auto owner?

3. If your school is within about 100 miles of an Insurance Department Regional Office, have a Complaints Investigator visit the class and discuss the most common questions and complaints filed about auto insurance. (Scheduling may require patience.)

4. Have students show familiarity with required no-fault coverage by debating the need for no-fault insurance and its adequacy if Pennsylvania's no-fault bill is compared with bills in other states and before the U.S. Congress.

5. Have students apply (or simulate application) for auto insurance.

6. If your school is near Harrisburg, invite a representative from the Rates Bureau of the Pennsylvania Insurance Department to discuss the format and terminology of no-fault auto insurance applications and policies. (Scheduling will require patience.)

## UNIT III

## MEDICAL CARE INSURANCE

### VOCABULARY

individual coverage
family coverage
surgical coverage
major medical coverage
deductible
pre-existing condition
maternity coverage
medicade
self-insurance
supplemental medical care insurance
conversion
group coverage
hospitalization coverage
general medical coverage
waiting period
exclusion
Medicare
primary coverage
basic benefits
Blue Cross
Blue Shield

### GENERALIZATIONS & BASIC CONCEPTS

1. Group medical care coverage is much less expensive than comparable individually bought coverage.
2. The high cost of medical care makes it essential to either never be sick (impossible) or to have insurance to help pay the bills or to go without required care.
3. Deductibles lower medical care insurance costs by having the insured pay a limited amount of his or her own hospitalization costs, a limited form of self-assurance.
4. The purchase of insurance gives the individual protection against unpredictable future events which may cause financial hardship.
5. The rationale underlying insurance is that a large number of persons sustain a predictable and regular small loss (the premium) in return for the assurance that each will be reimbursed in case of a large, unpredictable loss.

6. The Pennsylvania Insurance Department, a state regulatory agency, protects t consumer by making sure that companies which sell insurance in Pennsylvania are financially solvent, selling insurance to all eligible persons who want it, and making prompt, fair payments.
7. Premiums are based on the insurance company's experience with the losses and claims of a statistically defined group of persons.
8. Information on agents, brokers, and the financial stability of an insurance company as well as help when an insurance company underpays or refuses to pay a claim can be obtained from the Pennsylvania Insurance Department.

PERFORMANCE OBJECTIVES

1. Students should be able to explain the reasons hospitalization and surgical costs keep rising and the consequent economic advantages of medical care insurance.
2. Students should be able to describe the relationship between following basic health precautions and keeping medical and hospitalization costs down.
3. Students should be able to locate the sections on medical care insurance applications and policies which itemize the coverage provided and conditions excluded.
4. Students should be able to identify types of surgery such as tonsillectomies and hysterectomies which may be performed for the doctor's rather than the patient's benefit. Large numbers of operations such as these, of course, will raise everyone's insurance premiums eventually.
5. Students should be able to discuss the advantages and disadvantages of deductibles.
6. Students should be able to locate and comprehend the section of applications

and policies which describes exclusions and waiting periods.

ACTIVITIES

1. Have students collect information on hospital and surgical costs at hospitals in their area for some common causes of hospitalization such as an auto accident, child birth, tonsillectomy, heart attack, and hernia.
2. Have students compare the cost to the consumer of paying the hospitalization costs discovered in Activity #1 by insurance versus savings or taking out a loan.
3. If your school is within about 100 miles of an Insurance Department Regional Office, have the students invite a Complaints Investigator to discuss the most common questions, misunderstandings, and complaints raised about hospitalization and medical insurance.
4. If your school is near Harrisburg, invite a representative from the Rates Bureau of the Pennsylvania Insurance Department to discuss the format and terminology of hospitalization and medical insurance applications and policies. (Scheduling will demand patience.)
5. Have students stage a debate about the proposed National Health Insurance plans.

## UNIT IV

## DISABILITY INCOME INSURANCE

### VOCABULARY

permanent disability
income replacement
class of risk
workmen's compensation
deductible
exclusion
maternity leave
temporary disability
housewife coverage
waiting period
Social Security disability benefits
pre-existing condition
unemployment insurance
loss of time insurance

### GENERALIZATIONS & BASIC CONCEPTS

1. The purchase of insurance gives the individual protection against unpredictable future events which may cuase him financial hardship.
2. The rationale underlying insurance is that a large number of persons sustain a predictable and regular small loss (the premium) in return for the assurance that each will be reimbursed in case of a large, unpredictable loss.
3. The Pennsylvania Insurance Department, a state regulatory agency, protects the consumer by making sure that companies which sell insurance in Pennsylvania are financially solvent, selling insurance to all eligible persons who want it and making prompt, fair claim payments.
4. Premiums are based on the insurance company's experience with the losses and claims of a statistically defined group of persons.
5. Information about agents, brokers, and the financial stability of an insurance company as well as help when an insurance company underpays or refuses to pay a claim can be obtained from the Pennsylvania Insurance Department.
6. The main basis for classifying risks for disability income replacement insurance is by occupation.

7. Persons in "hazardous" occupations pay much more for disability income replacement insurance than persons in "safe" occupations.
8. Income replacement insurance usually only replaces a percentage of the insured's income since it assumes that clothing, transportation and other work-related expenses for a permanently disable person are decreased, plus the fact that no taxes are paid on disability income.

PERFORMANCE OBJECTIVES

1. Students should be able to demonstrate knowledge of disability income alternatives such as Social Security, Workmen's Compensation and unemployment beyond those offered by private insurers.
2. Students should be able to describe the role that the federal and state governments and unions have had in stimulating the availability of disability income insurance.
3. Students should be able to demonstrate a practical understanding of the importance of income replacement insurance by making provision for it in hypothetical family finance planning.
4. Students should be able to fill out an application for disability insurance and understand the terms and coverage of a policy they might buy in their future jobs.
5. Students should be able to explain the advantage of disability income replacement insurance over a savings account.

ACTIVITIES

1. Have students debate the question of whether classification of individuals by occupation for private disability income insurance unfairly discriminates

against lower income persons who usually occupy the more hazardous jobs.

2. Have student interview local employers in job areas of interest to the students about disability income insurance available through the job.
3. If your school is within about 100 miles of an Insurance Department Regional Office, have students invite a Complaints Investigator to speak about the most common problems and complaints consumers report about disability income replacement insurance. (Scheduling may demand patience.)
4. Have students evaluate the economic impact on their families of the permanent disability of their mothers 1) if mother is a housewife, 2) if mother's office is at home, 3) if mother is employed by a relative - all cases in which a woman will find it difficult or impossible to buy income replacement insurance.
5. Have students locate a disabled worker 1) with income replacement insurance, and 2) without income replacement insurance to discuss the impact of disability on the worker and the family.
6. Invite an insurance broker to discuss disability income insurance policies and costs.
7. Have each student discuss possible job-related disabilities in the occupational area he or she is interested in.
8. If your school is near Harrisburg, invite a representative from the Rates Bureau of the Pennsylvania Insurance Department to discuss the format and terminology of disability income replacement applications and policies. (Scheduling will demand patience.)

## UNIT V

## LIFE INSURANCE

### VOCABULARY

insurable interest
contingent beneficiary
actual cash value
term life insurance
limited payment life insurance
annuity
industrial/debit life insurance
mutual/participating companies
replacement value
beneficiary
lapsed policy
grace period
whole/straight life insurance
endowment life insurance
face value
dividend
primary breadwinner
Social Security
rider or endorsement

### GENERALIZATIONS & BASIC CONCEPTS

1. Life insurance contributes to social stability by helping to maintain a family's standard of living if the breadwinner(s) die.
2. Life insurance is only part of a family's plans to make sure that food, clothing, housing, and education for the spouse and/or children will still be available if the breadwinner(s) die.
3. Society benefits from the farsighted planning of individual citizens.
4. The best type of life insurance to buy varies with the individual's assets and needs.
5. The person who earns the most money in a family is the one who should have insurance on his or her life.
6. Life insurance provides money for those persons who depend for financial support on the insured in case of the insured's natural or accidental death.

7. The rationale underlying insurance is that a large number of persons sustain a regular, small loss (the premium) in return for the assurance that each will be reimbursed in case of a large, unpredictable loss.
8. The Pennsylvania Insurance Department, a state regulatory agency, protects the consumer by making sure that companies selling insurance in Pennsylvania are financially solvent, selling insurance to all eligible persons who want coverage, and making prompt, fair claims payments.
9. Premiums are based on the insurance company's experience with the losses, claims, and mortality of a statistically defined group of persons as well as company expenses and the company's investment portfolio.
10. To properly serve its purpose, life insurance must be updated with each change in family circumstances. Improving income and having more children, for example, increase the need for life insurance while having children finish their schooling and become independent or retirement decrease the need for life insurance.

PERFORMANCE OBJECTIVES

1. Students should be able to define and describe the value of each type of life insurance: industrial life, whole or straight life, endowment life, term life, limited payment life, and annuity.
2. Students should be able to fill out an application for life insurance, showing an understanding of terms in the application and policy.
3. Students should be able to report on life insurance policies held by their parents.
4. Students should be able to show an understanding of the role of life insurance

in family financial planning by evaluating a policy in light of family needs if the main breadwinner dies.

ACTIVITIES

1. Have students read and critique the Insurance Department's Shopper's Guides to each type of life insurance.
2. Have students evaluate a life insruance policy held by someone in his or her family in light of present and future family needs if the main breadwinner were to die.
3. Invite an agent and then a broker to come in and a) explain his or her job, b) "sell" life insurance to an imaginary customer represented by a student in the class with a profile made up by the class. Compare the range of policies, information, and premiums offered by the agent and the broker.
4. If your school is within about 100 miles of an Insurance Department Regional Office, have students invite a Complaints Investigator to visit and report on the most common questions and complaints about life insurance. (Scheduling may require patience.)
5. Have small groups of students, each using the same family profile, "shop" for a different type of life insurance (industrial, term, straight life...) for the primary breadwinner. After group reports, have the class discuss the differences in coverage and cost.
6. If your school is near Harrisburg, invite a representative from the Rates Bureau of the Pennsylvania Insurance Department to discuss the format and terminology of life insurance applications and policies. (Scheduling will require patience.)

## UNIT VI

## PROPERTY INSURANCE

### VOCABULARY

tenant's insurance
liability insurance
fire insurance
on-site inspection
deductible
exclusions
depreciation
appreciation
acts of God
homeowner's insurance
negligence insurance
theft insurance
current real value
Federal Crime Insurance
rating territories
FAIR plan
claim

### GENERALIZATIONS & BASIC CONCEPTS

1. Insurance rating territories are geographic areas identified by the insurance industry on the basis of characteristics which help predict property safety.
2. The purchase of insurance gives protection against unpredictable future events which may cause financial hardship.
3. The rationale underlying insurance is that a large number of persons sustain a predictable and regular small loss (the premium) in return for the assurance that each will be reimbursed in case of a large, unpredictable loss.
4. The Pennsylvania Insurance Department, a state regulatory agency, protects the consumer by making sure that companies which sell insurance in Pennsylvania are financially solvent, selling insurance to all eligible persons who want it, and making prompt, fair claim payments.
5. Premiums are based on the insurance company's experience with the losses and claims of a statistically defined group of risks.

6. Information about agents, brokers, and financial stability of an insurance company as well as help when an insurance company underpays or refuses to pay a claim can be obtained from the Pennsylvania Insurance Department.
7. Property insurance is often refused until precautionary safety measures are implemented.
8. A major property loss by a business could have serious consequences not only for the damaged business but also for other businesses and/or consumers who depend on it.
9. As one acquires or loses possessions and property, the need for property insurance must be re-evaluated and updated. Inflation is an often overlooked cause of change in property values.

PERFORMANCE OBJECTIVES

1. Students should be able to locate several different ways to obtain private property insurance (agents, brokers, Federal Crime Insurance Plan, FAIR Plan) and discuss the advantages and disadvantages of each.
2. Each student should be able to identify and define the needs for property insurance in his or her own home.
3. Students should be able to locate the section of a property owner's policy which states what coverage is provided and be able to list items in their homes needing coverage which would have to be purchased with separate riders.
4. Students should be able to explain the role of property insurance (business and individual) in protection of social stability.
5. Since property insurance is very difficult to obtain in some areas, students should be able to itemize their resources for locating and purchasing property insurance in their areas.

ACTIVITIES

1. If your school is within about 100 miles of an Insurance Department Regional

Office, have students invite a Complaints Investigator to speak on the most common questions and complaints raised about property insurance. (Scheduling may demand patience.)

2. Invite an agent and/or broker selling property insurance in the school's area to discuss limits in consumer knowledge, property insurance needs in the area and policies available in the area most students live in.
3. Have each student itemize his/her own possessions and living quarters and the possessions of someone at least 5 years older. Then have the students analyze the increase in property insurance needs that accompany increased income and consumption.
4. If your school is near Harrisburg, invite a representative from the Rates Bureau of the Pennsylvania Insurance Department to discuss the format and terminology of property insurance applications and policies. (Scheduling will demand patience.)

RESOURCES

American Insurance Association (85 John Street, N.Y., N.Y. 10038, 212-933-4400), "24 Fire Prevention Motion Pictures", and "What Does No-Fault Auto Insurance Mean for You?" New York.

_____, "Album of Public Safety", 20 min. Almost every person in the United States is protected daily against hazards arising from housing, electrical and mechanical equipment by the safety standards of Underwriters' Laboratories, Inc. This film gives a brief history of the Laboratories, and shows the rigorous methods used to test products before they may bear the U.L. Label, Color, B & W.

_____, "Are You Sure?", 14 1/2 min. Portrays the emotional impacts an industrial fire has on five employees, each of whom feels he may have caused the disaster. All wish they could relive those moments to rectify their carelessness. Color $140.

_____, "Before They Happen", 14 1/2 min. The story of one city made safe by the work of the municipal fire prevention bureau. It depicts the problems confronting fire prevention inspectors, and shows how the community cooperates in eliminating hazards. Color $115; B & W $55.

_____, "The Callenge", 10 min. Destructive fires take an appalling toll in life and property. Most of these fires are caused by simple thoughtless acts - "crimes of carelessness". The film illustrates some of these "crimes", shows the disastrous fires they may cause, and points to common sense procedures that can prevent them. Color $73; B & W $44.

_____, "Disaster File - Hurricane Audrey", 15 min. Depicts the mobilization of emergency forces to aid a stricken area in its comeback from catastrophe, employing as an example the wide devastation caused in coastal Louisiana by memorable Hurricane Audrey. Color $115; B & W $55.

_____, "Fire and Your Hospital", 20 min. Shows the many and varied fire hazards to which hospitals are subject. Emphasizes the importance of fire emergency planning. Produced in cooperation with the American Hospital Association. B & W $82.

_____, "Fire in Their Learning", 19 min. A teacher helps her fourth grade youngsters understand the nature of fire, providing them with knowledge that one day may save lives. B & W.

_____, "Fire On The Farm", 12 min. Fire is one of the farmer's deadliest enemies. This film shows how farm fire protection and prevention may be improved. Excellent for rural schools, agricultural clubs and farm organizations. Color $120; B & W $50.

_____, "The Happy Chief", 6 min. A short Christmas film in which a Fire Chief makes fire safety suggestions for the holidays. Color $42; B & W $20.

_____, "Heating Safely", 6 min. Prompted by many recent fire tragedies involv- portable oil heaters and oil stoves, this short film aims to save lives by showing safe ways to use these appliances. Color $42; B & W $20.

_____, "Heroine of The Week", 6 min. A dramatic film showing how a 12 year old girl saved the lives of two younger children by prompt, cool action in accordance with her fire safety training. Color $45; B & W $23.

_____, "The Magnolia Story", 20 min. Every year, all over the country, American communities invite their state Fire Prevention Associations to conduct inspections for fire hazards. This documentary film shows one such colorful inspection in Magnolia, Arkansas.

_____, "Penelope Changes Her Mind, 9 min. Penelope, her brother Timmy, and their big dog Ruff learn about the "Fire Triangle" and make other discoveries about the nature of fire and fire prevention.

_____, "The Science of Fire", 20 min. Winner, "Blue Ribbon Award" American Film Festival, "Chris Award" Columbus Film Festival. Here is a scientific explanation of the principles of combustion and how fires can be prevented. Color $135; B & W $73.

_____, "See A Pin", 13 1/2 min. "See a pin and pick it up; all the day you'll have good luck." Mr. Luck summoned by the finding of a pin, spends a day with the Johnson family - and everyone learns that you can't trust to Luck when it comes to fire safety. Color $90; B & W $42.

_____, "Stupid Carelessness", 5 min. Fire prevention demonstrations, by a clown and his "straight man". For children in the primary grades. Color $42; B & W $17.

_____, "A Tale of Two Towns, 18 min. Firefighting scenes in two communities illustrate dramatically how fire department Salvage Operations can minimize damage and increase public regard for the fire service. This film will be of interest to fire departments and civic groups of all kinds. Color $105. B & W $55.

_____, "Tony Learns About Fire", 16 min. A fire involving several sixth grade students starts a chain of events that leads to a fire safety program undertaken by the entire school.

Resources (Cont'd)

_____, "The Torch", 10 min. Humorous cartoon film pointing to the bit of human carelessness in us all.

_____, "Train We Must", 20 min. For volunteer fire departments. Explains the importance of training, and shows what a comprehensive training program should contain. Color $130; B & W $70.

_____, "Trouble Takes No Holiday", 17 min. A motivation film depicting how a false alarm sparks a school campaign to reeducate students to be fire-safety conscious. Color $120.

_____, "The Visiting Fireman", 17 min. Winner 1970 National Safety Council Award. Depicts the quickest way to call the fire department, what to do until the fire department arrives, and how to fight fire in the kitchen. Color $135.

_____, "The Wind and the Fury", 14 1/2 min. Documentary film showing the terrible effects windstorms can have on life and property, the damage they do, and the rebuilding made possible by insurance. Filmed at the scenes immediately after tornadoes struck in Georgia, Texas, Michigan and Massachusetts.

The Bankers Life, "How to Select the Right Life Insurance Company", Consumer Services, 711 High Street, Des Moines, Iowa 50307, 1971 (31pp).

Booth, Joseph N. Life Insurance: A Consumers Handbook. Bloomington, Indiana Union Press 1973.

Consumer Reports. Consumers Union Report on Life Insurance. 256 Washington St., Mt. Vernon, N.Y. 10550, Consumers Union 1967.

Gregg, John E. The Health Insurance Racket and How to Beat It. Chicago, Illinois Henry Pegnery 1973.

Gordis, Philip. How to Buy Insurance. New York, W.W. Norton & Company 1947.

Health Insurance Institute (277 Park Avenue, N.Y., N.Y. 10017, 212-922-3000) Source Book of Health Insurance Data (64pp).

Institute of Life Insurance (277 Park Avenue, N.Y., N.Y. 10017, 212-922-3000) "The Booklet You Have in Your Hand is Not Designed to Sell You Life Insurance" 1974 (24pp).

_____, "The Life Insurance Answer Book" (19pp).

Resources (Cont'd)

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